

# EXHIBIT D



# Central Valley Ag Cooperative

## 2015

### Mid Year Review



## TOTAL CLAIMS PAID JANUARY THRU JUNE 2015

Single	EE + 1	Family	YTD Paid Claims	YTD Specific Claims	YTD Net Aggregate Claims	YTD Loss Fund
215	144	239	\$1,498,946.60	None	\$1,498,946.60	\$2,859,464.76
Average Single Cost	Average EE + 1 Cost	Average Family Cost	Does not include Run In Claims from Regions 1-4			
\$321.14	\$617.01	\$755.22				

## TOTAL CLAIMS PAID JANUARY 2014 THRU DECEMBER 2014

Single	EE + 1	Family	YTD Paid Claims	YTD Specific Claims	YTD Net Aggregate Claims	YTD Loss Fund
85	49	70	\$1,770,617.50	\$376,958.05	\$1,393,659.45	\$1,466,746.26
Average Single Cost	Average EE + 1 Cost	Average Family Cost	Represents claims from Regions 5-7 only does not include Regions 1-4			
\$448.92	\$786.02	\$1,163.27				

## HIGH DEDUCTIBLE HEALTH PLAN (PLAN 1)

Single	EE + 1	Family	2014 Claims	2015 Claims	Total Paid Claims
142	82	121	\$263,447.66	\$639,150.64	\$902,098.30
Average Single Cost	Average EE + 1 Cost	Average Family Cost			
<b>\$340.86</b>	<b>\$662.23</b>	<b>\$806.74</b>			

## COPAY PLAN (PLAN 2)

Single	EE + 1	Family	2014 Claims	2015 Claims	Total Paid Claims
73	62	119	None	\$587,650.98	\$587,650.98
Average Single Cost	Average EE + 1 Cost	Average Family Cost			
<b>\$293.77</b>	<b>\$559.02</b>	<b>\$683.71</b>			



# 2015 Estimate Fund Balance

	Plan 1 - HDHP			Plan 2 PPO CoPay		
	Premium	Employee	Employer	Premium	Employee	Employer
Single	\$464.47	\$150.27	\$314.20	\$565.31	\$164.88	\$400.43
EE + 1	\$913.18	\$301.35	\$611.83	\$1,152.48	\$336.14	\$816.34
Family	\$1,105.88	\$364.94	\$740.94	\$1,364.19	\$405.85	\$958.34

*Below is based upon the monthly enrollment from the Aggregate report and is an estimate only*

Month	Estimated Premiums Collected			Monthly Net Claims	Monthly Est. Fixed Costs	Estimated Monthly Account Balance
	Employee	Employer	Total			
January	167,457.23	369,485.53	536,942.76	11,162.35	86,864.55	438,915.86
February	167,287.53	369,146.64	536,434.17	106,928.70	86,527.84	342,977.63
March	170,363.07	376,074.38	546,437.45	265,895.60	88,586.78	191,955.07
April	173,276.39	382,640.39	555,916.78	505,981.39	91,140.08	(41,204.69)
May	173,893.70	383,950.28	557,843.98	417,620.55	91,358.92	48,864.51
June	175,659.73	387,819.76	563,479.49	191,358.01	91,891.47	280,230.01
July	-	-	-	-	-	-
August	-	-	-	-	-	-
September	-	-	-	-	-	-
October	-	-	-	-	-	-
November	-	-	-	-	-	-
December	-	-	-	-	-	-
	1,027,937.65	2,269,116.98	3,297,054.63	1,498,946.60	536,369.64	1,261,738.39

GMS-ID 037050

# 50% Report Comparison

\$100,000 Specific— Current Year

\$50,000 Specific — Prior Year

## Current Year

**1/1/2015 – 6/30/15**

- \$80,011.64
- \$77,548.20
- \$72,741.85
- \$57,317.51
- \$77,548.20
- One laser of \$175K  
which as not hit 50%  
yet

## Prior Year

**1/1/14-12/31/14**

\$231,404.92  
\$112,839.73  
\$ 86,474.29 \* Laser \$65K  
\$ 80,166.92  
\$ 66,819.48 \* Laser \$75K  
\$ 65,053.12  
\$ 60,663.96  
\$ 47,189.86 \* Laser \$70K  
\$ 45,134.69  
\$ 38,326.78  
\$ 36,326.57  
\$ 34,087.13  
\$ 33,662.64  
\$ 33,270.10  
\$ 30,814.55  
7 others under \$30K



# Potential Large Claimants

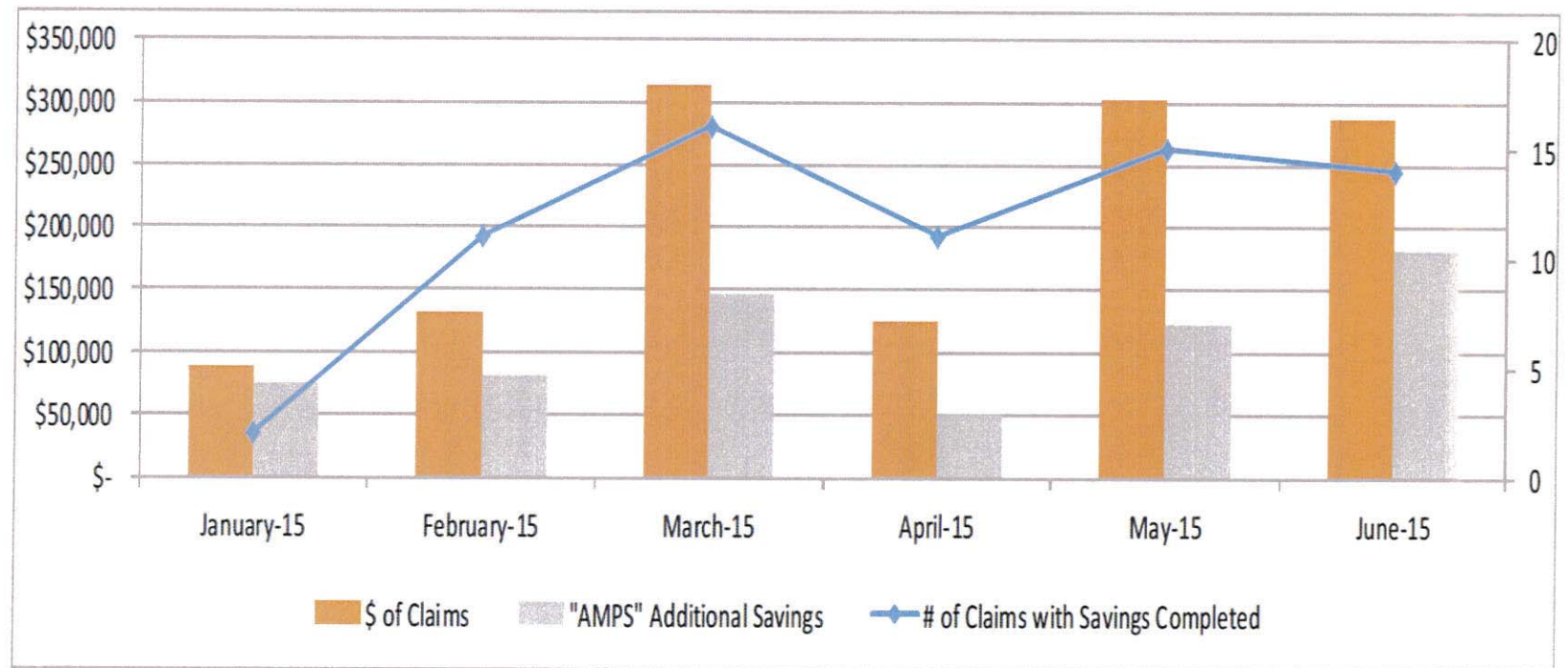
- Employee – 54 – Female – Stage III Colon Cancer – Currently on Chemotherapy
- Employee – 58 – Female – Chronic Kidney Disease – Had Gastrectomy on May 6, 2015 – they have found a living donor for her – she needs to lose 90 pounds
- Employee – 45 – Male – Intracerebral Hemorrhage
- Spouse – 56 – Male – Prostate Cancer – DX in 2014 and is doing well
- Spouse – 61 – Female – Breast Cancer – Currently taking Chemotherapy drugs
- Employee – 50 – Male – Colon Cancer – Completed chemotherapy on 6/29, scheduled for surgery 8/24/15 for resection
- Employee – 59 – Male – Colon and Rectal Cancer – has been on Chemotherapy and will be restaged in August
- Employee – 24 – Male – Chrohn's Disease – on Remicade cost about \$14,257 a month
- Child – 8 – Female – Neurofibromatosis – currently on medication for seizures and is in a clinical trial in Chicago and completely blind

# AMPS Savings Report



# AMPS review report

Category	January-15	February-15	March-15	April-15	May-15	June-15	Total	Average Monthly
# of Claims with Savings Complete	2	11	16	11	15	14	77	6
\$ of Claims	\$ 89,023	\$ 131,973	\$ 313,257	\$ 125,834	\$ 303,162	\$ 287,877	1,313,410	109,451
"AMPS" Additional Savings	\$ 75,803	\$ 81,717	\$ 147,699	\$ 50,281	\$ 123,078	\$ 183,076	\$ 690,486	\$ 57,541
Savings %	85.15%	61.92%	47.15%	39.96%	40.60%	63.60%	52.57%	52.57%



GMS-ID 037054

# PHX Summary Report

# Performance Overview

The Benefit Group Inc.	
Central Valley Ag Cooperative (TBG918) (1/1/2015 - 6/30/2015)	
Total Employee Lives	263
Total Gross Savings	\$34,179.22
Total Net Savings	\$25,633.91
Gross Claim Edit Savings	\$13,076.60
Net Claim Edit Savings	\$9,807.09
Total Billed Submitted	\$56,227.74
Total Current Billed Submitted	\$41,900.08
Recommended # of Edits	338
# of Edits Utilized	225
Non-Utilized Savings	\$16,165.04
Gross Bill Review & Audit Savings	\$0.00
Net Bill Review & Audit Savings	\$0.00
Total Billed Submitted	
Total Current Billed Submitted	
Success Rate \$	0.0 %
Average Discount	0.0 %
Gross Out of Network Services Savings	\$21,102.62
Net Out of Network Services Savings	\$15,826.82
Total Billed Submitted	\$85,948.68
Total Current Billed Submitted	\$85,569.77
Success Rate \$	82.4 %
Average Discount	29.9 %
Gross PEPM Savings	\$21.66
Net PEPM Savings	\$16.24
Total Administrative Allowance	\$1,789.04
PEPM Administrative Allowance	\$1.08

GMS-ID 037056

# Prescription Drugs



# RX Summary

## RX Fast Facts

Average Eligible Member	1,590
Total RXs	6,943
Total Plan Paid	\$417,856
RXs PMPM	0.77
Plan Paid PMPM	\$46.15
Total RX Cost	\$607,452
Average RX Cost	\$87.49
Member Copay	\$189,597
Average Member Copay	\$27.31
Generic Utilization Rate	86.01%

GMS-ID 037058

# Brand and Generic Claims

	Average Members	Number of claims	Total Plan Costs	Avg Plan Cost Per Claim	PMPM	CoPay
Brand		971	\$234,130	\$241.12	\$25.86	\$109,869
Generic		5,972	\$183,726	\$30.76	\$20.29	\$82,728
Total	1,509	6,943	\$417,856	\$60.18	\$46.15	\$189,597

	Average Members	Number of Claims	Total Plan Costs	Avg Plan Cost Per Claim	PMPM
Employees	599	3,222	\$201,260	\$62.46	\$56.00
Spouses	339	2,540	\$164,420	\$64.73	\$80.84
Dependents	571	1,181	\$52,176	\$44.18	\$15.23
Per Employee (Cardholder)	599	6,943	\$417,856	\$60.18	\$116.26

# Maintenance Drugs

	Number of Claims	Total Plan Costs	Avg Plan Cost per Claim	PMPM
<b>Acute</b>				
Mail Order	16	\$1,367	\$85.44	\$0.15
Retail	2,008	\$102,197	\$50.89	\$11.29
Other	26	\$21,478	\$826.08	\$2.37
<b>Total Acute</b>	<b>2,050</b>	<b>\$125,041</b>	<b>\$61.00</b>	<b>\$13.81</b>
<b>Maintenance</b>				
Mail	205	\$22,210	\$108.34	\$2.45
Retail	4,643	\$198,632	\$42.78	\$21.94
Other	45	\$71,972	\$1,599.38	\$7.95
<b>Total Maintenance</b>	<b>4,893</b>	<b>\$292,814</b>	<b>\$59.84</b>	<b>\$32.34</b>
<b>All Values Total</b>	<b>6,943</b>	<b>\$417,856</b>	<b>\$60.18</b>	<b>\$46.15</b>

GMS-ID 037050



# Top 10 Drugs by Cost

Product Name	Therapeutic Category	Number of RXs	Plan Cost
Tecfidera	Multiple Sclerosis	10	\$55,257
Capecitabine	Chemotherapy drug	12	\$47,565
Humira Pen	Arthritis/Crohns	6	\$17,044
Humira	Arthritis/Crohns	5	\$15,197
Humalog	Antidiabetic	33	\$13,486
Temozolomide	Oral Chemotherapy drug	3	\$13,109
Ibrance	Breast cancer medication	1	\$10,131
Lamotrgine	Seizure medication	37	\$9,438
Ampyra	Multiple Sclerosis	4	\$7,363
Duloxetine HCL	Antidepressant	40	\$7,297
Top 10 Drug Total		151	\$195,888
Plan Total		6,908	\$417,590

GMS-ID 037061



# Dental

# Dental Report Summary

## Total claims paid January 2015 thru June 2015

Single	EE + 1	Family	YTD Paid Claims
206	172	253	\$165,676.14

Average Costs (including fixed costs) Does not include any run claims from Regions 1-4

Single	EE + 1	Family
\$24.24	\$47.29	\$63.38

Est. Monthly Claim Fund	\$188,156.81
Less Est. Admin Fee Paid	\$ 9,477.50
Less YTD Claims Paid	\$165,676.15
Estimated Balance in Account	\$ 13,003.17

## Total claims paid January 2014 thru December 2014

Single	EE + 1	Family	YTD Paid Claims
80	59	75	\$101,662.46

Average Costs (including fixed costs) Represents dental claims from Regions 5-7 does not include Regions 1-4

Single	EE + 1	Family
\$23.05	\$44.85	\$60.05

GMS-ID-037063

# Short Term Disability

# 2014 Short Term Disability

- CVA had 13 individuals who claimed STD benefit
- CVA paid out \$40,056.99 in claims
- Average Cost PEPM was \$7.43
- Current employee cost is \$8.41 monthly
- Estimated balance in claims fund account was \$5,127.14

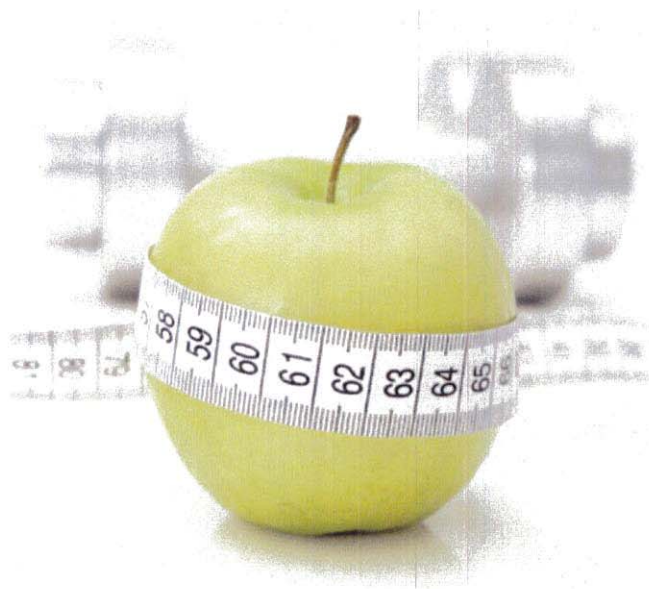


# 2015 Short Term Disability

- CVA has 19 individuals who claimed STD benefit
- 4 of those individuals carried over from 2014
- CVA has paid out \$51,001.47 in claims
- Average Cost PEPM is \$12.37
- Current employee cost is \$8.41 monthly
- Estimated balance in claims fund account so far is **\$(17,300.23)**

# Madonna Fit for Work

## *Your Wellness Partner*



# Madonna Experience

- **20 years Occupational Health**
- **10+ years Wellness Outreach**
- **50 years of Rehabilitation Services**
- **Everyday:** Able to draw from Madonna's team of experts and their resources



# A Balanced Approach to Wellness

- Assessment & Awareness
- Targeted Programming
- Risk Prevention & Risk Reduction
- Evaluation of Effectiveness





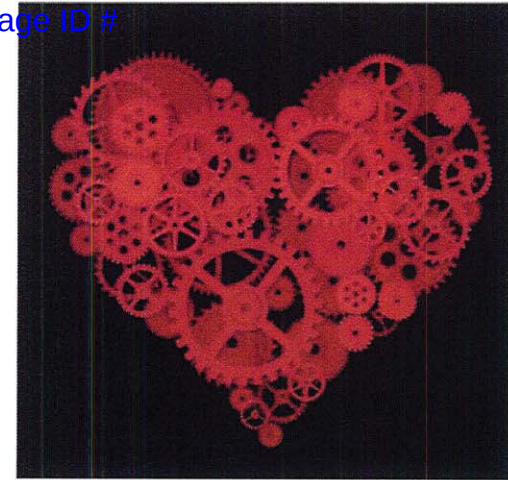
# Start with Risk Identification

## (Collecting Wellness Data)



- Pinpoints employee/spouse health risk trends
- Familiarizes participants with their personal health risks
- Helps prioritize wellness interventions and education
- Provides a baseline to measure change





# On-Site Health Screening

- **Biometric Measures**
  - Blood pressure, weight, waist, BMI, body fat %
- **Lab Draw**
  - Comprehensive blood profile – 40 panels (CMP+CBC+Lipid panel)
  - Cholesterol, HDL, LDL, Ratios
  - Glucose & Triglycerides
  - Optional Screens: prostate, thyroid, vitamin D







## Take Action Now. Be Your Own Health Hero.

Your Company Name

### Health Screening

DATE: TBD

TIME: TBD

Deadline for signing up is TBD

#### What's in it for me?

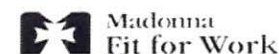
- **Convenience** – No need to make an appointment with your physician. Experienced health professionals will bring the lab to you.
- **Savings** – On-site lab measures save you time and money, and results are returned within a week.
- **Peace of mind** - When you know your numbers, you know where to take action to improve your health.
- **Support** – Education and goal-setting plans give you the superpowers to become your own health crusader. (Cape optional.)

#### Health screening includes:

- Key lab measures for Heart Risk, Diabetes & Metabolic Syndrome (CBC, Cholesterol, Triglycerides, LDL, HDL, Glucose & more)
- Biometric Measures (Weight, Waist, Blood Pressure, Body Fat % & BMI)
- Thyroid & Prostate Screens Available (For an additional fee, Thyroid \$10 or Prostate for Men \$20)

#### Details:

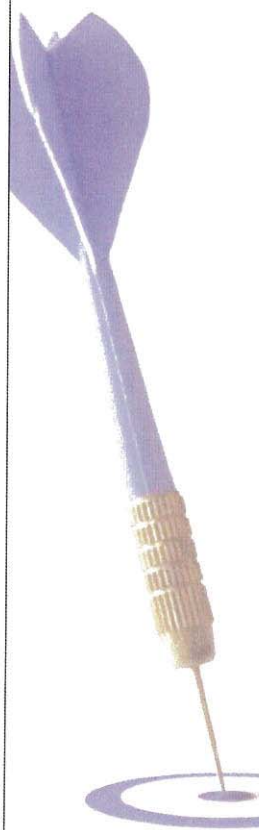
- Contact \_\_\_\_\_ to sign up for the health screening
- (Information about cost or incentives for participation goes here)
- Avoid eating or drinking anything other than water for 10-12 hours before health screen.



Inc.  
ialists

# Education Matters

- Measurements are not enough
- Education & action steps are key
- Personal access to health experts makes a difference



## TARGETS FOR BETTER HEALTH

Presented by Madonna Fit for Work ... making wellness real

### PERCENTAGE OF BODY FAT\*

Age	Trimmers	Sweet Spot	Work It	Danger Zone
20-40 years	Under 21%	21-33%	33-38%	Over 38%
41-60 years	Under 23%	23-35%	35-40%	Over 40%
61-70 years	Under 24%	24-36%	36-42%	Over 42%

### WOMEN

Age	Trimmers	Sweet Spot	Work It	Danger Zone
20-40 years	Under 8%	8-19%	19-25%	Over 25%
41-60 years	Under 11%	11-22%	22-27%	Over 27%
61-70 years	Under 13%	13-25%	25-30%	Over 30%

### MEN

### Body Fat Percentage

Body composition changes slowly, so keep working at whittling toward these ranges with activity and improved food choices. Remember, this is a measure to show where you are starting. So, start moving more and increase that muscle mass!

### \* Age Adjusted Percentage of Body Fat

### Blood Pressure

Ideally, check your blood pressure when you're relaxed. Knowing your numbers includes taking care to keep your blood pressure at the goal of 120/80 or below.

If your numbers register a little higher, it's worth checking them out again and if they are still high, visit with your doctor.

If your blood pressure reading is 140/90, with either of those numbers in that range check your blood pressure again within 24 hours. If it's still high, it's time to have a visit with your physician.

### Weight

Most Americans are gaining one or two pounds per year. That's another 10-20 pounds in 10 years. Yikes! Take action now to maintain or lose weight instead of gaining it.

Little adjustments in eating and activity can really add up for your health. Avoid super-sizing yourself by limiting fast food intake and watch out for the vending or desk candy that sneaks up on you.

Be using part of a lunch or work break to walk; you can increase your steps and support efforts to improve your health.

### Waist

Recommendations for improved health are 35" or less for Women, 40" or less for Men.



7111 S. ... GMS-ID 037073 ... www.MadonnaFit.com



## 12376 Congratulations on Completing Your Health Screening. Now, It's Time to Take the Next Step!

### Your 2015 Wellness Packet Includes:

- Current Lab Results**

This report provides the results from your blood profile. Your lab values are listed in the column next to the test name. Any values out of range are listed in the middle column. Recommended ranges for values are listed in the far right column.

*We encourage you to share your lab report with your personal medical provider.*

- Your Health Risk ScoreCard**

The Health Risk ScoreCard is scientifically linked to how likely you are to develop diabetes, metabolic syndrome or heart disease in the next 10 years. Your results are based on your biometric measures, 6 key lab values and other health indicators such as age, gender and tobacco. A lower score in each risk area is desirable. The more areas of elevated risk you have, the higher your chances of developing health issues in the future. Your Health Risk ScoreCard provides you with a way to measure changes in your health from year to year.



- Your Health, Your Choice Brochure**

The educational brochure provides definitions for the lab tests, information on the metabolic syndrome risk factors and recommendations for ways you can improve your health.

- Personal Wellness Goal Sheet**

Taking time to write down your wellness goals, and the steps you will take to reach your goal(s) increases the likelihood you will achieve them.

### Metabolic Syndrome—Are You at Risk?

- Research has shown that individuals with 3 or more of the 5 health risk factors listed below are considered to be at a higher risk for developing heart disease, diabetes and stroke.
- Look at your Health Risk ScoreCard results for the 5 areas listed below. If you have 3 or more of these risk factors you are identified as having Metabolic Syndrome. Write your value for each risk factor in the box provided below. If it meets the criterion— you are at risk.
- If you have 3 or more risk factors please read the yellow Metabolic Syndrome Information Letter included in your packet that explains what you need to do to qualify for the Enhanced Health Plan for 2015-2016.*

Metabolic Syndrome Risk Factors	Your Results	If Your Values Put You at Risk
Blood Pressure ** Male $\geq 130/85$ mm Hg      Female $\geq 130/85$ mmHg		
Waist Circumference Male $\geq 40"$ Female $\geq 35"$		
HDL Male $< 40$ mg/dl      Female $< 50$ mg/dl		
Triglycerides Male $\geq 150$ mg/dl      Female $\geq 150$ mg/dl		
Fasting Glucose Male $\geq 100$ mg/dl      Female $> 100$ mg/dl		

\*\* You are at risk if your systolic or diastolic value is outside the recommended range

**Be Your Own Health Hero—Take Action Now for a Healthier You**



  
**enefits, Inc.**  
 Benefit Specialists

GMS-ID 037074

2301 South Street  
Lincoln, NE 68306

CLIA ID# 28D0999762

Laboratory Director: Dr. Robert

Name/DOB: [redacted]  
Patient ID: FFW09261954  
Phone number: [redacted]  
Collection Date: 05/25/2012 07:17  
Print date: 06/13/2012 12:38Sex: F Fasting:  
Age: Yes; 8 hrs  
Room Num:Provider: Thomas S Stalder  
Draw Location: Fit For Work  
Sample ID: 120519114  
Phlebotomist:  
Entered by: Lina Bergman

TEST NAME	RESULT		UNITS	REFERENCE RANGE
	IN RANGE	OUT OF RANGE		
Fit For Work Hemogram				AMBER STRON
WBC Count	6.7		K/uL	4.0-11.0
RBC Count		4.14 (L)	M/uL	4.20-5.60
Hemoglobin, Whole Blood	13.7		g/dL	12.0-15.5
Hematocrit, Whole Blood	39.7		%	37.0-48.0
MCV	96		fL	80-100
MCH		33.2 (H)	pg	25.0-32.0
MCHC	34.6		g/dL	31.0-36.0
RDW	12.4			12.0-15.0
Platelet Count	306		K/UL	150-450
MPV	7.6			7.4-10.4

**Fit For Work Complete Metabolic Profile** LODGE CARRO

Blood Urea Nitrogen, Serum	12		mg/dL	5-24
Glucose, Serum	91		mg/dL	70-110
Creatinine, Serum	0.8		mg/dL	0.4-1.4
BUN/Creatinine Ratio	14.88		ratio	12.50-20.00
Sodium, Serum	140		mEq/L	135-146
Potassium, Serum	4.1		mEq/L	3.5-5.2
Chloride, Serum	103		mEq/L	96-110
CO2, Serum	31		mEq/L	23-35
Anion Gap	10.00			5.00-15.00
Calcium, Serum	8.9		mg/dL	8.5-10.5
Protein, Total Serum	7.2		g/dL	6.5-8.2
Albumin, Serum	4.3		g/dL	3.5-5.0
Globulin, Serum	2.90			1.50-4.50
Albumin:Globulin Ratio, Serum	1.48		Ratio	1.10-2.50
Bilirubin, Serum Total	0.9		mg/dL	0.1-1.5
Aspartate Aminotransferase, Serum	24		IU/L	0-45
Alanine Aminotransferase, Serum	38		IU/L	0-30
Alkaline Phosphatase, Serum	57		IU/L	0-170
eGFR	73.76			

If patient is African American then multiply results by 1.210. The eGFR formula is valid only for adults between the ages of 18 and 70.

**Fit For Work Lipid Panel**

Cholesterol, Serum	161		mg/dL
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LODGE CARRO  
GMS-ID 037075ts, Inc.  
Specialists



# Health Risk ScoreCard

- Based on renowned heart study
- Focuses on risk factors associated with chronic heart disease, diabetes & stroke
- Uses biometric and lab results
- 10 health factors analyzed
- Takes into account age & gender
- Provides objective Health Risk Score
  - Low risk
  - Moderate risk
  - High risk



# **Madonna Fit for Work Health Risk ScoreCard - Male**

Date: 10/16/2013

Name:

Company:

## **Health Risk Indicators**

Age	18-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
Point Value	-9									

## **Biometric Measures**

<b>Systolic Blood Pressure*</b> 124 126		<b>BMI</b> 30.76 31.48		<b>Waist*</b> 39.0 40.0	
	Untreated	Treated			
< 120			< 25		< 40
120-129	0		25-29		≥ 40
130-139			≥ 30	5	
140-159					
≥ 160					

<b>Tobacco Use</b> no no					
Age	18-39	40-49	50-59	60-69	70+
Non User	0				
User					

## **Lipid Profile**

<b>Cholesterol</b> 189 211							<b>LDL</b> 123 155	
Age	18-39	40-49	50-59	60-69	70+	Treated	< 100 mg/dL	
< 160							100 to 129 mg/dL	2
160-199	4						130 to 159 mg/dL	
200-239							160 to 189 mg/dL	
240-279							≥ 190 mg/dL	
≥ 280								

<b>Chol/HDL Ratio</b> 5.3 5.9	
≤ 5.0	
≥ 5.1	5

<b>Triglycerides*</b> 152 99	
< 150	
150-199	3
≥ 200	

<b>Glucose*</b> 97 84	
< 100	0
≥ 100	

<b>HDL*</b> 36 36	
≥ 60	
50-59	
40-49	
< 40	2

<b>Your Health Risk Score:</b> 12 18	
≤ 16 Points	Low Risk
17-25 Points	Moderate Risk
≥ 26 Points	High Risk

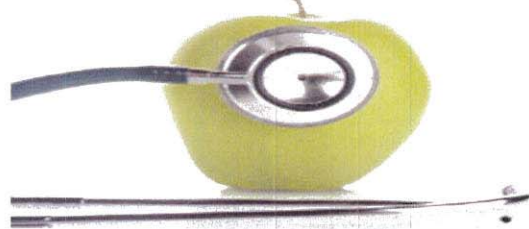
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\* Indicates risk factors associated with Metabolic Syndrome

Note: Previous results, if available, are listed in italics.







# Your Health, Your Choice

Health screening information & education provided by Madonna Fit for Work © 2010

## Choose Health.

People are becoming more aware that good health is primarily the result of lifestyle choices. The choices you make each day regarding physical activity, eating, tobacco use and managing stress can have a positive or negative impact on your health. Take time to review and understand your personal health screening results. We hope this information will help sustain your current healthy choices or motivate you to make lifestyle changes for a healthier you.

## Understand Your Lab Results.

Definitions for the lab tests completed are provided below to assist you in better understanding your results. Results outside the recommended range are in bold text. If you completed the health screening with Madonna Fit for Work last year, your lab report will show your numbers for this year and last year. We encourage you to share your lab results with your medical provider.

**Sodium, Potassium and Chloride:** are electrolytes vital to proper nerve and muscle functioning. Values outside the recommended ranges, high or low, generally require medical attention. This is especially important if you are taking a diuretic (water pill) or heart medication.

**T-CO2:** (also known as bicarbonate) is secreted by the stomach, and is necessary for digestion. Bicarbonate also helps buffer lactic acid generated during exercise and reduces the acidity of dietary components and also helps prevent dental cavities.

**Glucose:** is a measure of sugars in your blood and also serves as the main source of energy for the body. Carbohydrates are broken down into glucose (and a few other simple sugars), absorbed by the small intestine, and circulated throughout the body. Elevated values may be due to recent food intake, pre-diabetes or diabetic conditions.

**Blood Urea Nitrogen (BUN) & Creatinine:** are waste products filtered out of the blood by the kidneys. Increased concentrations in the blood may indicate a temporary or chronic decrease in kidney function. Heart failure, dehydration, or a diet high in protein can also make your BUN level higher. Liver disease or damage can lower your BUN level. A low BUN level can occur

normally in the second or third trimester of pregnancy. High creatinine values, along with elevated BUN results, may require a medical evaluation. Low levels are not as significant.

**Calcium:** is a mineral important in the function of muscles, the brain, and the nervous system, and blood clotting. Low levels are associated with conditions such as rickets and kidney failure.

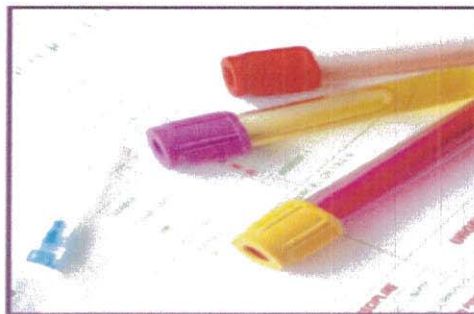
**Total Serum Protein:** is the amount of protein in your blood. Albumin & Globulin measure the amount and type of protein in your blood. They are a general index of overall health and nutrition. Globulin is important in fighting disease.

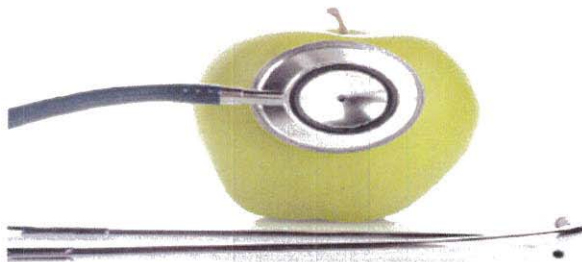
**Bilirubin (Total & Direct):** measured to monitor liver or gallbladder problems.

Alkaline Phosphate is an enzyme. High levels may indicate damage to the liver or bones. Lactic Dehydrogenase is used to diagnose heart attack, anemia and liver disease. AST and ALT are enzymes found in the liver and other muscle cells. Elevated concentrations may indicate liver disease or dysfunction.

**GFR (Glomerular Filtration Rate):** is a calculation based on the creatinine, age and gender which is used to evaluate kidney function.

*Continued on pg. 2*





## Taking the Next Step: Personal Wellness Goal Sheet

- 70% of health care costs are the direct result of behavior
- 80% of heart disease and diabetes is preventable
- 90% of obesity is preventable

Name: \_\_\_\_\_ Date: \_\_\_\_\_

Current Health Risks:

I Would Like to Improve:

What is Currently Working:

*For Healthier Eating:*

*Becoming Physically Active:*

*Managing Stress/Energy:*

*Reducing/Stopping Tobacco Use:*

What Keeps Me from Making Progress?

My Personal Wellness Goal:

I Want to Reach My Goal By (when):

The "First" Step in Reaching My Goal Is:





# Wellness Coaching

- Recommended for high risk employees/spouses
- 3 telephonic coaching sessions
- Provide guidance and encouragement in removing barriers to healthy living and in making lifestyle changes
- Sessions are kept strictly confidential



The company composite provides valuable information to guide programming and a baseline for measuring health changes.

# Health Risk ScoreCard Composite Report

**Company ABC**  
**July 2010**

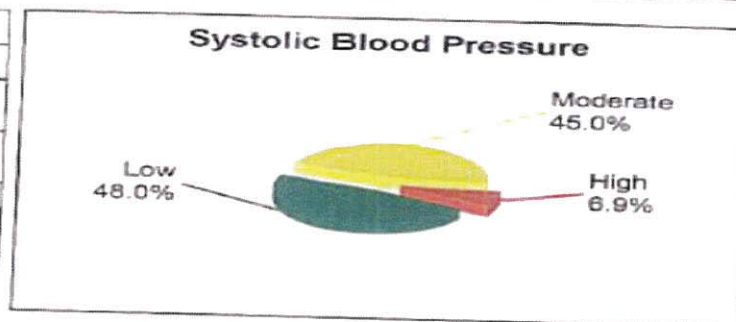




## 2012 Health Risk Indicators

### Biometric Measures

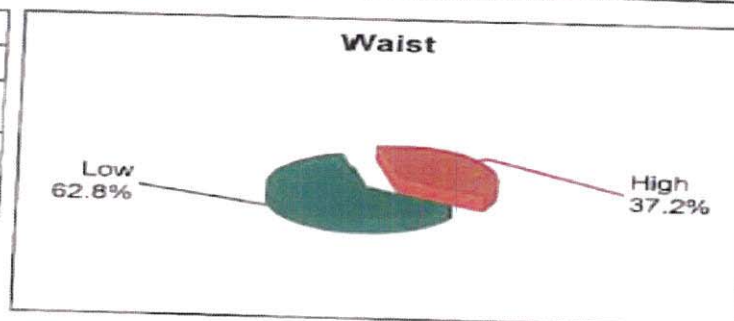
Systolic Blood Pressure		
Risk	%	n
Low Risk (<120)	48.0%	159
Moderate (120-139)	45.0%	149
High (≥140)	6.9%	23
Total	100.0%	331



#### Systolic Blood Pressure:

High systolic blood pressure increases heart health risks & stroke issues as well as metabolic syndrome and diabetes complications.

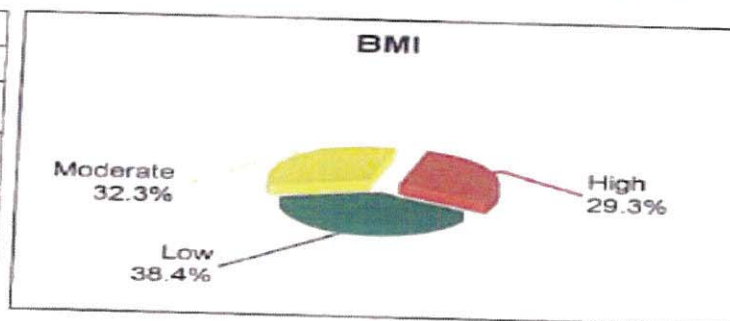
Waist		
Risk	%	n
Low Risk (<35w, <40m)	62.8%	208
High (≥35w, ≥40m)	37.2%	123
Total	100.0%	331



#### Waist Measure:

Elevated waist measures greatly increase heart health risks. Combined efforts of weight loss, food choices, activity and stress management will impact measures.

BMI - Body Mass Index		
Risk	%	n
Low Risk (<25)	38.4%	127
Moderate (25-29)	32.3%	107
High (≥30)	29.3%	97
Total	100.0%	331



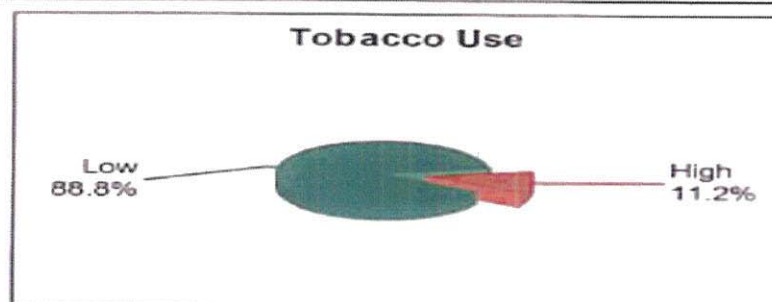
#### Body Mass Index:

Indicates the % of your staff battling weight issues of overweight and morbid obesity. Combined with waist, data indicates staff at risk of health complications related to weight.

## 2012 Health Risk Indicators

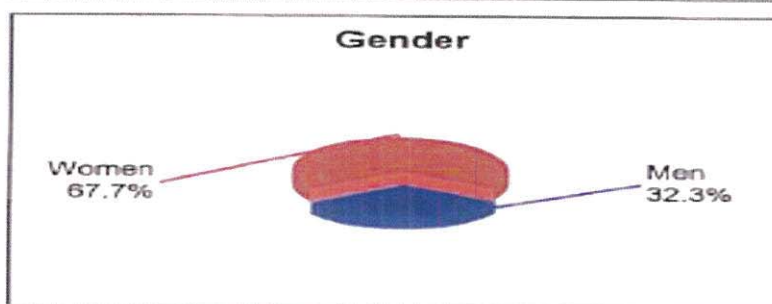
### Lifestyle Habit & Gender Breakdown

Tobacco Use		
Risk	%	n
Non Users	88.8%	294
Users	11.2%	37
Total	100.0%	331



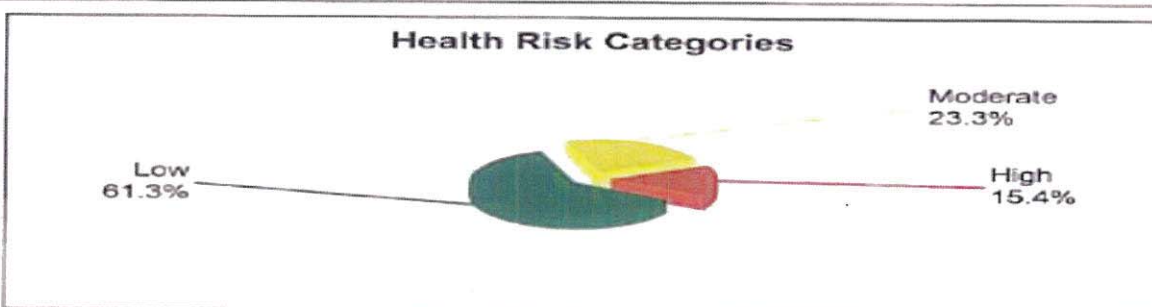
**Tobacco Use:**  
Increases health risk and insurance costs. Taking action to help support tobacco use reduction can help impact health costs for your company.

Gender		
Risk	%	n
Men	32.3%	107
Women	67.7%	224
Total	100.0%	331



### Cumulative Health Risk Scores

Health Risk Categories		
Risk	%	n
Low Risk (<16 pts)	61.3%	203
Moderate (17-25)	23.3%	77
High (≥26)	15.4%	51
Total	100.0%	331



### Higher Risk Associates:

Likely to have overall higher medical costs and increased chance of injury, heart disease, stroke, diabetes and other health issues. Impacted by nutrition, activity, and medications.

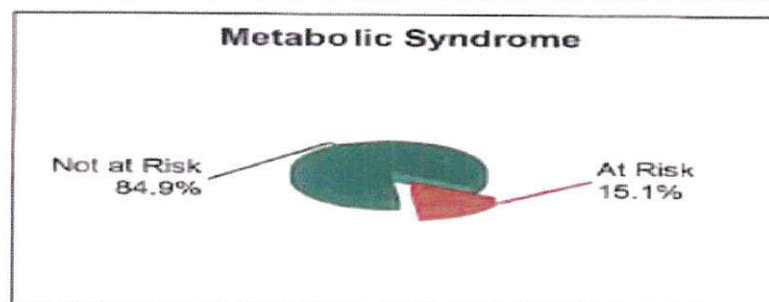
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## 2012 Health Risk Indicators

### Metabolic Syndrome Risks

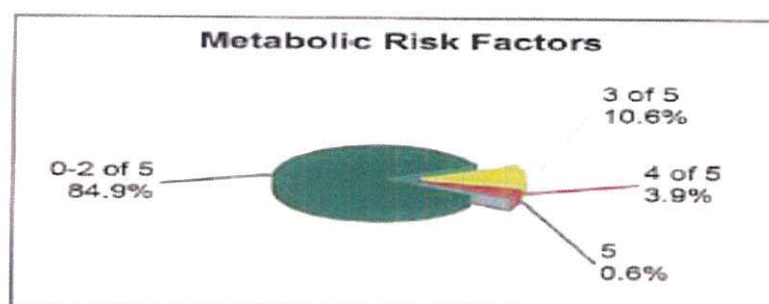
Metabolic Syndrome		
Risk	%	n
At Risk	15.1%	50
Not at Risk	84.9%	281
Total	100.0%	331



**Metabolic Syndrome:**

Metabolic syndrome is a serious health condition. Individuals with multiple high risks are at higher risk for developing heart disease, stroke, and Type II diabetes.

Metabolic Risk Factors		
	%	n
0-2 of 5	84.9%	281
3 of 5	10.6%	35
4 of 5	3.9%	13
5	0.6%	2
Total	100.0%	331

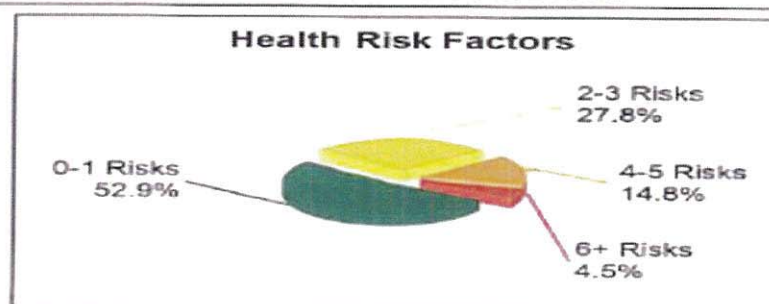


**Metabolic Syndrome Risk Factors:**

- Blood Pressure  $\geq 130/85$
- Triglycerides  $\geq 150$
- Glucose  $\geq 100$
- HDL  $< 50$  women
- HDL  $< 40$  men
- Waist  $\geq 35$ " women
- Waist  $\geq 40$ " men

### Overall Health Risk Factors

Health Risk Factors		
	%	n
0-1 Risks	52.9%	175
2-3 Risks	27.8%	92
4-5 Risks	14.8%	49
6+ Risks	4.5%	15
Total	100.0%	331



**Health Risk Factors:**

Criteria used to identify high risk individuals includes four or more of the 10 overall health risk factors measured in this report.



# Health Risk ScoreCard Sub-Group Trending Report

Track improvements  
year to year



2009 - 2011

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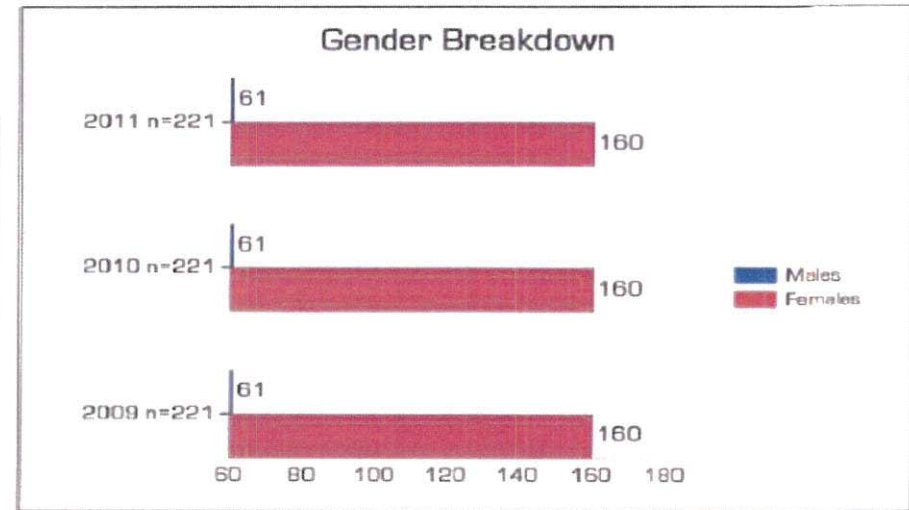
5633 NW 1st Street Lincoln, NE 68521 402.420.0002 Fax 888.600.6404 [www.MadonnaFitForWork.org](http://www.MadonnaFitForWork.org)

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## Population Size Over Trending Data Period

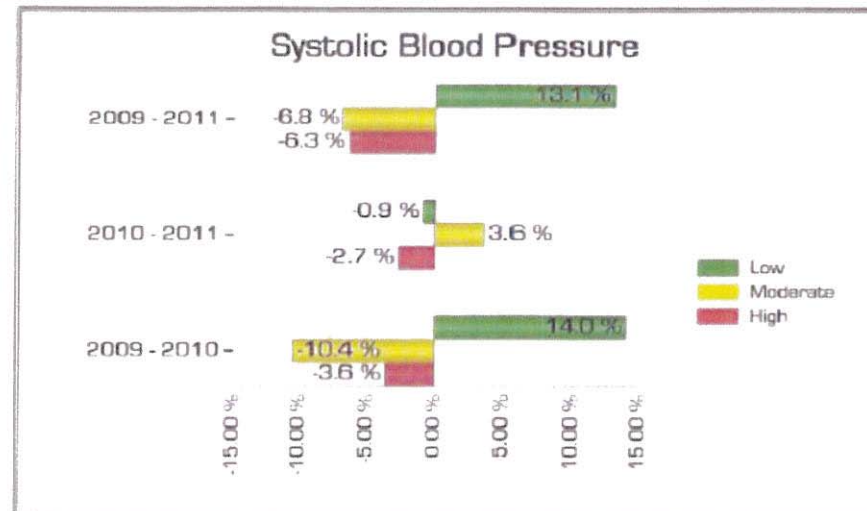
Gender Percentages	2009	2010	2011
Men	30.0 %	30.0 %	30.0 %
Women	70.0 %	70.0 %	70.0 %

Gender Population	2009 n=221	2010 n=221	2011 n=221
Men	61	61	61
Women	160	160	160



## Biometric Trends

Systolic Blood Pressure	2009	2010	2011
Low Risk (<120)	43.4 %	57.5 %	56.6 %
Moderate (120-139)	48.0 %	37.6 %	41.2 %
High (≥140)	8.6 %	5.0 %	2.3 %



Systolic BP Trending	2009-2010 Change	2010-2011 Change	2009-2011 Change
Low Risk (<120)	14.0 %	-0.9 %	13.1 %
Moderate (120-139)	-10.4 %	3.6 %	-6.8 %
High (≥140)	-3.6 %	-2.7 %	-6.3 %

# The Madonna Advantage

- **Wellness Experts**
- **Personal Touch**
- **Data Driven**
- **Easy Administration**
- **Variety of Approaches**





# Investment

- On-Site Health Screening and Reporting
- Ongoing Wellness education (3 sessions)
- \$79.00 Per Person
  - 617 Employees on the plan \$48,743.00
  - 347 Spouses on the plan \$24,806.00
- Physician Partner Option
- \$39.00 Per Person
- The above does not include mailing and travel costs which is extra

# WE APPRECIATE YOUR BUSINESS!



  
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